

<i>SERFF Tracking Number:</i>	<i>CLTR-128184479</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>USPA-AR</i>		
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>Basic and Voluntary Policy</i>		
<i>Project Name/Number:</i>	<i>USPA GCA5000/USPA GCA5000</i>		

Filing at a Glance

Company: Federal Insurance Company

Product Name: Basic and Voluntary Policy

TOI: H02G Group Health - Accident Only

Sub-TOI: H02G.000 Health - Accident Only

Filing Type: Form

SERFF Tr Num: CLTR-128184479 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num:

Co Tr Num: USPA-AR

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Authors: Susan Coulter, Frank

Disposition Date: 04/13/2012

Cripps, Wendy Hicks, Eve Indradat

Date Submitted: 03/20/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: USPA GCA5000

Project Number: USPA GCA5000

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Indiana is state of
domicile and this will be filed in IN

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 04/13/2012

State Status Changed: 04/13/2012

Created By: Eve Indradat

Deemer Date:

Submitted By: Eve Indradat

Corresponding Filing Tracking Number: USPA-GCA5000

Filing Description:

On behalf of Chubb & Son, Coulter and Associates is filing the group US Parachute Association on a single-case basis for use with previously approved forms. Voluntary Accident Policy Form GCA 5000 was approved in your state on 12/6/02, therefore no forms are attached to this filing.

The Association's Constitution and Bylaws are attached. If you need additional information, please do not hesitate to contact us. Otherwise, we look forward to your approval.

SERFF Tracking Number: CLTR-128184479 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number:
Company Tracking Number: USPA-AR
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only
Product Name: Basic and Voluntary Policy
Project Name/Number: USPA GCA5000/USPA GCA5000

State Narrative:

Company and Contact

Filing Contact Information

Eve Indradat, Contracts Consultant eve@coulter-and-associates.com
379 Princeton-Hightstown Road 609-443-7540 [Phone]
Cranbury, NJ 08512

Filing Company Information

(This filing was made by a third party - coulterandassociatesinc)

Federal Insurance Company	CoCode: 20281	State of Domicile: Indiana
15 Mountainview Rd	Group Code: 20281	Company Type: property and casualty
Warren, NJ 07059	Group Name: CHUBB	State ID Number:
(609) 443-7540 ext. [Phone]	FEIN Number: 13-1963496	

Filing Fees

Fee Required? Yes
Fee Amount: \$35.00
Retaliatory? Yes
Fee Explanation: IN fee is \$35.00.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federal Insurance Company	\$35.00	03/20/2012	57311522
Federal Insurance Company	\$15.00	03/21/2012	57352015

SERFF Tracking Number:	CLTR-128184479	State:	Arkansas
Filing Company:	Federal Insurance Company	State Tracking Number:	
Company Tracking Number:	USPA-AR		
TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	Basic and Voluntary Policy		
Project Name/Number:	USPA GCA5000/USPA GCA5000		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/13/2012	04/13/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	03/21/2012	03/21/2012	Eve Indradat	04/12/2012	04/12/2012
Pending Industry Response	Rosalind Minor	03/21/2012	03/21/2012	Eve Indradat	03/21/2012	03/21/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Time to Respond Extension Requested	Note To Reviewer	Eve Indradat	03/29/2012	03/29/2012

<i>SERFF Tracking Number:</i>	<i>CLTR-128184479</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>USPA-AR</i>		
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>Basic and Voluntary Policy</i>		
<i>Project Name/Number:</i>	<i>USPA GCA5000/USPA GCA5000</i>		

Disposition

Disposition Date: 04/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CLTR-128184479 State: Arkansas

Filing Company: Federal Insurance Company State Tracking Number:

Company Tracking Number: USPA-AR

TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only

Product Name: Basic and Voluntary Policy

Project Name/Number: USPA GCA5000/USPA GCA5000

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Filing Authorization	Approved-Closed	Yes
Supporting Document	US Parachute Constitution and By-Laws and Articles of Incorporation	Approved-Closed	Yes
Supporting Document	AR Association Questionnaire	Approved-Closed	Yes
Supporting Document	Roster of USPA Members residing in AR	Approved-Closed	No
Supporting Document	Recent Financial Info for USPA	Approved-Closed	No

SERFF Tracking Number: CLTR-128184479 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number:
Company Tracking Number: USPA-AR
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only
Product Name: Basic and Voluntary Policy
Project Name/Number: USPA GCA5000/USPA GCA5000

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/21/2012
Submitted Date 03/21/2012
Respond By Date 05/02/2012

Dear Eve Indradat,

This will acknowledge receipt of the captioned filing.

Objection 1

- US Parachute Constitution and By-Laws and Articles of Incorporation (Supporting Document)

Comment:

In order for our Department to continue review of the association group, please provide the additional information outlined in the attached document.

Thank you for your cooperation.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

We have received your filing regarding the above named association/discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group.
2. Is this group incorporated? If so, give state of incorporation.
3. Is there a current office in Arkansas?
4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.
5. Are annual dues charged? If so, specify amount.
6. What are the specific activities of the organization?
7. What benefits are provided to the members in addition to insurance?
PLEASE ATTACH BROCHURES ON THE BENEFITS.
8. What qualifies an individual for membership?
9. How are members recruited? If by mailing list, advise the source of this list.
10. Attach a copy of the organization by-laws.
11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.
12. Please attach a copy of the organization's most recent financial statement.
13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.

SERFF Tracking Number: CLTR-128184479 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number:
Company Tracking Number: USPA-AR
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only
Product Name: Basic and Voluntary Policy
Project Name/Number: USPA GCA5000/USPA GCA5000

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/12/2012
Submitted Date 04/12/2012

Dear Rosalind Minor,

Comments:

Please see comments below.

Response 1

Comments: Attached to the Supporting Documentation tab is the completed Association Questionnaire. A roster of its members residing in AR, and a recent financial statement is also attached for your review. We request that this information be treated as privileged and be disposed of when no longer necessary to secure approval of this association.

Related Objection 1

Applies To:

- US Parachute Constitution and By-Laws and Articles of Incorporation (Supporting Document)

Comment:

In order for our Department to continue review of the association group, please provide the additional information outlined in the attached document.

Thank you for your cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR Association Questionnaire

Comment:

Satisfied -Name: Roster of USPA Members residing in AR

Comment:

Satisfied -Name: Recent Financial Info for USPA

Comment:

SERFF Tracking Number: *CLTR-128184479* *State:* *Arkansas*
Filing Company: *Federal Insurance Company* *State Tracking Number:*
Company Tracking Number: *USPA-AR*
TOI: *H02G Group Health - Accident Only* *Sub-TOI:* *H02G.000 Health - Accident Only*
Product Name: *Basic and Voluntary Policy*
Project Name/Number: *USPA GCA5000/USPA GCA5000*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time. Please feel free to contact me if you have any questions.

Sincerely,

Eve Indradat, Frank Cripps, Susan Coulter, Wendy Hicks

SERFF Tracking Number: CLTR-128184479 *State:* Arkansas
Filing Company: Federal Insurance Company *State Tracking Number:*
Company Tracking Number: USPA-AR
TOI: H02G Group Health - Accident Only *Sub-TOI:* H02G.000 Health - Accident Only
Product Name: Basic and Voluntary Policy
Project Name/Number: USPA GCA5000/USPA GCA5000

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 03/21/2012

Submitted Date 03/21/2012

Respond By Date

Dear Eve Indradat,

This will acknowledge receipt of the captioned filing.

Objection 1

- US Parachute Constitution and By-Laws and Articles of Incorporation (Supporting Document)

Comment: Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit an additional \$15.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

SERFF Tracking Number: CLTR-128184479 State: Arkansas
Filing Company: Federal Insurance Company State Tracking Number:
Company Tracking Number: USPA-AR
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only
Product Name: Basic and Voluntary Policy
Project Name/Number: USPA GCA5000/USPA GCA5000

Response Letter

Response Letter Status Submitted to State
Response Letter Date 03/21/2012
Submitted Date 03/21/2012

Dear Rosalind Minor,

Comments:

Please see comments below.

Response 1

Comments: Dear Ms. Minor,

We have added \$15.00 to the filing fee.

Related Objection 1

Applies To:

- US Parachute Constitution and By-Laws and Articles of Incorporation (Supporting Document)

Comment:

Our filing fees under Rule and Regulation 57 have been updated. Please review the General Instructions for ArkansasLH or Rule and Regulation 57.

The fee for this submission is \$50.00 per form for a total of \$50.00. Please submit an additional \$15.00 for this submission.

We will begin our review of this submission upon receipt of the additional filing fee.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

<i>SERFF Tracking Number:</i>	<i>CLTR-128184479</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>USPA-AR</i>		
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>Basic and Voluntary Policy</i>		
<i>Project Name/Number:</i>	<i>USPA GCA5000/USPA GCA5000</i>		

Eve Indradat, Frank Cripps, Susan Coulter, Wendy Hicks

SERFF Tracking Number: CLTR-128184479 *State:* Arkansas
Filing Company: Federal Insurance Company *State Tracking Number:*
Company Tracking Number: USPA-AR
TOI: H02G Group Health - Accident Only *Sub-TOI:* H02G.000 Health - Accident Only
Product Name: Basic and Voluntary Policy
Project Name/Number: USPA GCA5000/USPA GCA5000

Note To Reviewer

Created By:

Eve Indradat on 03/29/2012 03:03 PM

Last Edited By:

Rosalind Minor

Submitted On:

04/13/2012 01:23 PM

Subject:

Time to Respond Extension Requested

Comments:

Hello,

We are waiting to obtain the necessary documents and information regarding the Association. Would it be possible to get an extension of the Response Due Date until 4/9?

Thank you.

Eve Indradat

Compliance Consultant

Coulter & Associates

<i>SERFF Tracking Number:</i>	<i>CLTR-128184479</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>USPA-AR</i>		
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>Basic and Voluntary Policy</i>		
<i>Project Name/Number:</i>	<i>USPA GCA5000/USPA GCA5000</i>		

Supporting Document Schedules

		Item Status:	Status
			Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	04/13/2012
Bypass Reason:	Forms have been previously approved.		
Comments:			

		Item Status:	Status
			Date:
Bypassed - Item:	Application	Approved-Closed	04/13/2012
Bypass Reason:	N/A forms already approved		
Comments:			

		Item Status:	Status
			Date:
Satisfied - Item:	Filing Authorization	Approved-Closed	04/13/2012
Comments:			
Attachment:			
	Coulter authorization for filing (10-28-2011).pdf		

		Item Status:	Status
			Date:
Satisfied - Item:	US Parachute Constitution and By-Laws and Articles of Incorporation	Approved-Closed	04/13/2012
Comments:			
Attachments:			
	USPA Constitution and By-Laws.pdf		
	USPA Articles of Incorporation.pdf		

		Item Status:	Status
			Date:
Satisfied - Item:	AR Association Questionnaire	Approved-Closed	04/13/2012
Comments:			

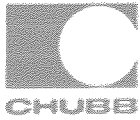
<i>SERFF Tracking Number:</i>	<i>CLTR-128184479</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Federal Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>USPA-AR</i>		
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>Basic and Voluntary Policy</i>		
<i>Project Name/Number:</i>	<i>USPA GCA5000/USPA GCA5000</i>		

Attachment:

AR USPA Questionnaire.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	Roster of USPA Members residing in AR	Approved-Closed	04/13/2012
Comments:			
Attachment:			
	Copy of ar roster.pdf		

		Item Status:	Status
			Date:
Satisfied - Item:	Recent Financial Info for USPA	Approved-Closed	04/13/2012
Comments:			
Attachment:			
	USPA February 2012 Financials 1-2.pdf		



CHUBB GROUP OF INSURANCE COMPANIES

202 Hall's Mill Road, P.O. Box 1600, Whitehouse Station, NJ 08889-1600
Phone (908) 572-2579

Date: October 28, 2011

To: State Insurance Departments

From: Brian O'Connell
Vice President
Chubb & Son, a division of Federal Insurance Company

Subject: Filing Authority for Coulter & Associates, Inc.

Federal Insurance Company has engaged the services of Coulter & Associates to assist with its group eligibility filings. I hereby authorize Coulter and Associates, Inc. to represent Federal Insurance Company in regard to these eligible group filings for currently approved forms.

Signature: 

1-1: CONSTITUTION AND BY-LAWS

CONSTITUTION

1. The name of the corporation is United States Parachute Association, Inc., hereinafter referred to as USPA.
2. The purposes for which USPA is formed are as follows: To encourage unity among all persons interested in skydiving; to promote safety in all skydiving activities in the United States, to sanction skydiving competitions; to document officially all national and world skydiving records set by citizens of the U.S., to promote and encourage the study and knowledge of skydiving among the membership and the public at large; to cooperate with all government agencies connected with aeronautics or aeronautical activities; to compile information regarding the science of skydiving and to edit, publish, and disseminate the same; to select and train the United States Parachute Team for world competition.
3. The principal office of USPA is in Fredericksburg, Virginia, or as otherwise directed by the USPA Board of Directors (BOD).

BY-LAWS

ARTICLE I—MEMBERSHIP

SECTION 1: TYPE

- A. Regular Membership
 1. Annual Membership
 2. Lifetime Membership
- B. Temporary Membership
- C. Honorary Membership
 1. Annual Honorary Membership may be conferred by the BOD for significant contributions to skydiving.
 2. Honorary Lifetime Membership may be conferred by the BOD upon distinguished individuals who have made outstanding contributions to skydiving and, in particular, to USPA.
 3. Honorary Lifetime Office may be conferred by the BOD upon individuals who have distinguished themselves as pioneers and leaders in the skydiving field and, through personal sacrifice, have dedicated themselves to USPA.
- D. Group Membership is available to skydiving centers, clubs, and schools.

SECTION 2: REQUIREMENTS

Any individual or group interested in skydiving is eligible for membership, except that the USPA Executive Committee may declare any individual or group ineligible for membership and the applicable USPA Regional

Director may declare a group ineligible for membership for causes consistent with those set forth in Article I, Section 6.A, as grounds for censure, suspension, or expulsion. Such denial shall be subject to review by the BOD. Upon submission of a proper application for membership and upon request, any individual or group so denied eligibility for membership will be granted a hearing before the BOD at its next regularly scheduled meeting. Written notice of this meeting will be given to the individual or group at least thirty (30) days prior to the meeting. Following such hearing, a majority vote of the BOD present at that meeting will decide the matter. Application for membership shall be in such form as prescribed by the BOD.

SECTION 3: VOTING POWERS

Voting powers shall be vested solely in regular members.

SECTION 4: DELINQUENCIES

Notification of failure to pay dues or other indebtedness to USPA, when due, shall be sent to the delinquent member within thirty (30) days following the delinquency. If the said dues or other indebtedness shall not have been paid within thirty (30) days after mailing of the notice, the membership of said individual or group shall be terminated.

SECTION 5: REINSTATEMENT

Any individual or group whose membership has been terminated for indebtedness or nonpayment of dues may reapply for membership in the same manner as new members after payment of indebtedness.

SECTION 6: DISCIPLINARY ACTION

- A. Any individual member may be censured, suspended or expelled by the USPA Executive Committee, with such action subject to review by the BOD, for causes including but not limited to transgression of basic ethical principles of USPA as detailed in the Constitution, By-Laws, and policies of USPA. If requested, the individual shall be granted a hearing before the BOD at its next scheduled meeting. Notice in writing shall be given the individual at least 30 days in advance. A majority vote of the BOD shall decide any action on the matter.
- B. Under a reciprocal agreement with the Canadian Sport Parachuting Association (CSPA), USPA respects and honors disciplinary actions of the Board of Directors of the CSPA and accepts the due process procedures of the CSPA as satisfying those guaranteed in subparagraph A above.

SECTION 7: DUES AND ASSESSMENTS

Each member shall pay dues as prescribed by the BOD.

SECTION 8: RENEWAL

Individuals or groups may apply annually for membership renewal in a manner prescribed by the BOD or USPA Executive Director.

ARTICLE II—ASSOCIATION MEETINGS

SECTION 1: GENERAL MEMBERSHIP MEETINGS

General Membership Meetings (GMM) may be called by the BOD, the USPA Executive Committee, or the USPA President. A minimum of one such meeting shall be held each calendar year. A quorum of the general membership shall be 10% of the total membership. Regular members are entitled to vote either in person or by proxy at the meeting.

SECTION 2: BOARD OF DIRECTORS MEETINGS

USPA Board of Directors Meetings may be called by the BOD, the USPA Executive Committee, or the USPA President. A minimum of two such meetings shall be held each calendar year.

SECTION 3: NOTICE

Individual notice shall be sent to each USPA Director not less than 30 days prior to any full BOD meeting. Notice in an official publication shall appear at least thirty (30) days prior to any GMM.

SECTION 4: AGENDA

In the case of any BOD meeting, the USPA Secretary shall furnish each USPA Director with a proposed agenda at least 15 days prior to the meeting.

SECTION 5: RULES OF ORDER

Roberts Rules of Order shall govern USPA in all cases to which they are applicable and in which they are not inconsistent with the By-Laws.

ARTICLE III—BOARD OF DIRECTORS

SECTION 1: GENERAL

USPA shall be governed by a board of directors consisting of at least eight USPA National Directors. Additionally, USPA Regional Directors shall be elected from each region. All USPA Regional Directors shall reside in the region from which they were elected throughout their term. Both USPA National and Regional Directors shall carry equal vote and authority.

SECTION 2: TERM

All USPA Directors shall be elected for two-year terms and may be re-elected. They shall hold office until the election and qualification of their successors.

SECTION 3: RESIGNATION

The resignation of any USPA Director shall be tendered to the BOD.

SECTION 4: IMPEACHMENT

Any USPA Director may be removed for cause by a two-thirds vote of the members present at any BOD meeting, provided that such action was contained in the proposed agenda of the meeting.

SECTION 5: VACANCY

Any vacancy among USPA National or Regional Directors may be filled for the unexpired term by nomination from the BOD, including the outgoing director, and election by the current BOD at the meeting wherein the vacancy becomes a matter of official business.

SECTION 6: QUORUM

A quorum shall consist of a majority of the BOD, not counting absent directors who are members of the Armed Forces or ex-officio directors, but in no case shall the quorum be less than one third of the total number of duly qualified USPA Directors.

SECTION 7: ABSENCE

Any USPA Director who fails to attend two consecutive general or special meetings of the BOD may be dismissed from the BOD by a majority vote at or after the second missed meeting.

SECTION 8: EX-OFFICIO MEMBER

USPA recognizes one ex-officio representative with full voting power from the National Aeronautic Association (NAA) as an official member of the BOD.

ARTICLE IV—OFFICERS

SECTION 1: GENERAL

The Officers of USPA shall consist of President, Vice President, Secretary, and Treasurer. All officers shall be members of the BOD. The BOD may elect additional officers as it deems necessary, and may hire an executive director. The USPA Executive Director may, in turn, hire an administrative staff.

SECTION 2: TERMS

The officers shall hold office for a term of two years and shall be elected by the USPA Directors at the first BOD meeting following election. They shall hold office until the election and qualification of their successors.

SECTION 3: RESIGNATION

The resignation of any officer shall be tendered to the BOD and may be voted on by the BOD at any regular or special meeting.

SECTION 4: VACANCY

If any vacancy shall occur in any office, the BOD shall elect a member to fill the unexpired term.

SECTION 5: CHAIRMAN OF THE BOARD

The BOD may elect a chairman of the board. The person designated shall be selected for his or her experience and wisdom, and shall give guidance and counsel to the BOD.

SECTION 6: PRESIDENT

The USPA President shall preside at all meetings of USPA and the BOD; he or she shall enforce the By-Laws of USPA and perform all executive and other duties ordinarily pertaining to the office of president. The USPA President shall serve as an ex-officio member of all committees and of the NAA's BOD. If the USPA President cannot act as the NAA ex-officio member, the BOD shall appoint an ex-officio member.

SECTION 7: VICE PRESIDENT

In the absence of the USPA President, the USPA Vice President shall assume presidential responsibilities. In the event the USPA Vice President is not available, a temporary presiding officer shall be selected from the BOD.

SECTION 8: SECRETARY

The USPA Secretary shall give notice of all meetings of USPA and of the proceedings at all meetings; shall have custody of the seal of USPA, and shall affix same to papers and documents as required; shall keep a register of the name and address of each member; shall notify members accepted into USPA; shall conduct such correspondence as is not conducted by the USPA President; and shall conduct such other duties as directed by the BOD.

SECTION 9: TREASURER

The USPA Treasurer shall oversee the duties of the USPA Executive Director regarding his or her responsibilities to receive all monies payable to USPA and shall deposit same in a bank designated by the BOD; shall have charge of all funds and securities of USPA; shall disburse funds as approved by the BOD; and shall keep accounts of the financial affairs of USPA. An annual financial report shall be printed and be available to all USPA members.

SECTION 10: DELEGATION OF DUTIES

The USPA Secretary and Treasurer may delegate their respective duties, but not their respective responsibilities, to a member of the USPA administrative staff.

ARTICLE V—ELECTION OF THE BOARD OF DIRECTORS

SECTION 1: ELECTION SCHEDULE

Biennial election of the BOD will be held every even numbered year as follows, with at least one month between each phase of the election:

October—Nomination of candidates

November—Publication of names of nominees

December—Ballot election

January—Announcement and seating of new USPA Board of Directors

SECTION 2: CANDIDATE QUALIFICATION

A nominating committee composed of no fewer than three current BOD Members appointed by the current BOD will nominate candidates for USPA National Director. USPA Regional Directors will be nominated for election to the BOD by obtaining a written petition signed by a minimum of ten percent of the current members of their region as of

June 1 of the election year. Incumbent USPA Regional Directors need only submit their intent in writing.

SECTION 3: ELECTION OF NATIONAL DIRECTORS

A slate of candidates for USPA National Director will be presented to the membership for vote. All members may vote for any number up to eight of the proposed candidates for USPA National Director. The eight candidates receiving the highest number of votes shall be certified as USPA National Directors for the ensuing two years.

SECTION 4: ELECTION OF REGIONAL DIRECTORS

Petitions for USPA Regional Director will be accepted by the USPA Executive Director and the names of those candidates placed on the ballot. No limitation is placed on the number of candidates in any one region. However, members may vote for only one USPA Regional Director candidate. Members, other than those currently living or serving overseas, may not vote for a USPA Regional Director candidate outside the voting member's region. The candidate in each region receiving the largest number of votes shall be certified as USPA Regional Director for the ensuing two years.

SECTION 5: DEFINITION OF REGIONAL AREAS

Regional areas for election purposes are defined as the fifty states of the Union subdivided as delineated, approved, published, dated by the BOD and published in the USPA Governance Manual.

SECTION 6: ELIGIBILITY TO VOTE

All current regular members at the time of the election are eligible to vote.

SECTION 7: VALIDATION OF BALLOTS

Ballots will list all USPA National Director candidates and USPA Regional Director candidates for each region. At least 15 candidates will appear on the ballots for USPA National Director. These candidates must have been USPA members for one year immediately prior to their nomination. Ballots marked with more than eight USPA National Director candidates will be declared invalid and not counted in the USPA National Director balloting. Ballots marked with more than one USPA Regional Director candidate will be declared invalid and not counted in that regional election. Paper ballots that do not contain the voting member's original signature will be declared invalid.

SECTION 8: VOTING DEADLINE

All ballots must be received by the date and time specified on the ballot. Ballots received after said date will not be counted.

ARTICLE VI—SEAL

The seal shall consist of a circular die with two concentric circles, between which shall be the corporate name of USPA. The State in which incorporation occurred and the year of incorporation shall appear in the center of the die.

ARTICLE VII—FISCAL YEAR

The fiscal year of USPA shall begin on 1 January and end on 31 December of the calendar year.

ARTICLE VIII—COMMITTEES

SECTION 1: USPA EXECUTIVE COMMITTEE

The BOD shall elect an executive committee composed of six members of the USPA Board of Directors. This USPA Executive Committee will consist of the USPA President, Vice President, Secretary, Treasurer, one other BOD member, and the Chairman of the Board, all of whom have the right to vote on the USPA Executive Committee. The USPA Executive Committee shall be authorized to act between meetings and in such matters as may be assigned to it by the BOD. All USPA Executive Committee actions are subject to ratification by the BOD.

SECTION 2: STANDING COMMITTEES

The BOD shall establish the following standing committees:

- Competition
- Constitution & By-Laws
- Finance & Budget
- Group Membership
- Membership Services
- Nominations & Elections
- Safety & Training

ARTICLE IX—AMENDMENTS

- A. Proposals to amend the Constitution and By-Laws shall be submitted in writing to the BOD.
 1. The proposed amendment must be included in the call of the meeting at which it is to be considered.
 2. The proposal shall then be acted upon by the BOD at a full USPA Board of Directors Meeting.
- B. A two-thirds majority of the BOD present may approve any amendment to these By-Laws except sections referring to size, composition, and election of the USPA Board of Directors.

SERFF Tracking Number: CLTR-128184479 *State:* Arkansas
Filing Company: Federal Insurance Company *State Tracking Number:*
Company Tracking Number: USPA-AR
TOI: H02G Group Health - Accident Only *Sub-TOI:* H02G.000 Health - Accident Only
Product Name: Basic and Voluntary Policy
Project Name/Number: USPA GCA5000/USPA GCA5000

Attachment "USPA Articles of Incorporation.pdf" could not be reproduced here for the following reason: No message found for trailer.not.found

We have received your filing regarding the above named association/discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group.

United States Parachute Association, Inc.
5401 Southpoint Centre Blvd.
Fredericksburg, VA 22407

2. Is this group incorporated? If so, give state of incorporation.

Yes, NY

3. Is there a current office in Arkansas?

No

4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.

N/A

5. Are annual dues charged? If so, specify amount.

Yes,

New, Annual; U.S. Mailing Addresses, incl. APO/FPO: \$65

Renewing, Annual; U.S. Mailing Addresses, incl. APO/FPO: \$55

New, Annual; outside the U.S.: \$74

Renewing, Annual; outside the U.S.: \$64

Lifetime: \$1000; U.S. Mailing Addresses, incl. APO/FPO

Foreign Lifetime: \$2500; outside the U.S

Existing Lifetime (update contact info & survey questions only): \$0

6. What are the specific activities of the organization?

To encourage unity among all persons interested in skydiving; to promote safety in all skydiving activities in the United States, to sanction skydiving competitions; to document officially all national and world skydiving records set by citizens of the U.S., to promote and encourage the study and knowledge of skydiving among the membership and the public at large; to cooperate with all government agencies connected with aeronautics or aeronautical activities; to compile information regarding the science of skydiving and to edit, publish, and disseminate the same; to select and train the United States Parachute Team for world competition.

7. What benefits are provided to the members in addition to insurance? PLEASE ATTACH BROCHURES ON THE BENEFITS.

Benefits for Group Members:

-Certificate of Group Membership signifying affiliation with the USPA and pledging to comply with USPA's Basic Safety Requirements and applicable Federal Aviation Regulations

- 24/7 Online Credential Verification Program—lets you instantly assess the currency of any USPA memberships, licenses and ratings
- Your DZ's listing and link in USPA's DZ locator, the most-viewed pages on USPA's website
- A monthly listing in *Parachutist*, the world's most widely read skydiving magazine
- Use of the "USPA Group Member" phrase and logo on your website and any of your own advertising
- Two free calendar listings each month in *Parachutist*'s "Events" section as well as on USPA's website
- Discounted display and classified ads in *Parachutist* and online.
- Eligibility to sell the 90-day USPA Introductory Membership with third-party liability insurance (U.S. only)
- Receipt of the "Professional"—USPA's monthly e-newsletters for DZO's and staff
- Discounted registration for the biennial Drop Zone Operators Conference
- Eligibility for legal assistance through USPA's Airport Access Defense Fund (U.S. only)
- Instant assistance with governmental and regulatory issues (U.S. only)
- Promotional ideas and marketing tips for your club or DZ

8. What qualifies an individual for membership?

Any individual or group interested in skydiving is eligible for membership, except that the USPA Executive Committee may declare any individual or group ineligible for membership and the applicable USPA Regional Director may declare a group ineligible for membership for causes consistent with those set forth in Article I, Section 6.A, as grounds for censure, suspension, or expulsion.

9. How are members recruited? If by mailing list, advise the source of this list.

Members join on a voluntary basis by enrolling online. The website is <http://www.uspa.org/USPASHop/tabid/353/pid/263/JoinRenew.aspx>

10. Attach a copy of the organization by-laws.

Attached.

11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.

Please see attached. We request that this information be treated as privileged and be disposed of when no longer necessary to secure approval of this association.

12. Please attach a copy of the organization's most recent financial statement.

See attached

13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

No

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.